

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on August 2, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lori Katherine Hammond
12406 Wadsworth Lane
Spotsylvania, VA 22551

William Michael Hammond
12406 Wadsworth Lane
Spotsylvania, VA 22551

Case Number: 15-33894-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-6766
xxx-xx-5132

Attorney for Debtor(s) (name and address):

Rachael Hammer
The Burger Law Firm, L.L.C.
1483 Chain Bridge Road
Suite 103
McLean, VA 22101
Telephone number: (703)-734-8506

Bankruptcy Trustee (name and address):

Lynn L. Tavenner
20 North Eighth Street, Second Floor
Richmond, VA 23219
Telephone number: (804) 783-8300

Meeting of Creditors:

Date: **September 8, 2015**

Time: **11:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
November 9, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: August 4, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Lori Katherine Hammond
 William Michael Hammond
 Debtors

Case No. 15-33894-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: cummingsj
 Form ID: B9A

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Aug 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2015.
 db/jdb

+Lori Katherine Hammond, William Michael Hammond, 12406 Wadsworth Lane,
 Spotsylvania, VA 22551-8127
 12997436 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 12997438 +Hill & Rainey, 2425 Boulevard, Suite 9, Colonial Heights, VA 23834-2324
 12997439 +Jones and Associates, 202 1st St. NW, P.O. Box 4000, Mason City, IA 50402-4000
 12997441 +Lake Wilderness Property, Owners Association, 12910 Jackson Ford Rd,
 Spotsylvania, VA 22551-7803
 12997442 +Lendmark Financial Serv., 1320 Central Park Blvd, S 104, Fredericksburg, VA 22401-4942
 12997443 +Lendmark Financial Services, 1320 Central Park Blvd, Fredericksburg, VA 22401-4942
 12997444 +Mary Washington Health Care, 2300 Fasll Hill Ave., #101, Fredericksburg, VA 22401-3342
 12997445 +Mitsubishi Motors Credit of, America, Inc., PO Box 4401, Bridgeton, MO 63044-0401
 12997446 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 12997447 +Novant Health, 8700 Sudley Rd., Manassas, VA 20110-4418
 12997448 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499
 12997449 +Prince William Hospital, P.O.Box 2004, Merrifield, VA 22116-2004
 12997450 +Professional Recovery Services, P.O. Box 1880, Voorhees, NJ 08043-7880
 12997451 +Progressive Management, 1521 W. Cameron Ave., West Covina, CA 91790-2738
 12997452 +Sasan Ahmadiyar, DDS & Assoc., 10608 Leavells Rd, Fredericksburg, VA 22407-1256
 12997454 +United Consumers, Inc., P.O. Box 4466, Woodbridge, VA 22194-4466
 12997456 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701-0000)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: rhammer@theburgerlawfirm.com Aug 05 2015 02:10:07 Rachael Hammer,

The Burger Law Firm, L.L.C., 1483 Chain Bridge Road, Suite 103, McLean, VA 22101
 tr +EDI: QLLTAVENNER.COM Aug 05 2015 02:03:00 Lynn L. Tavenner,
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
 12997430 EDI: BANKAMER.COM Aug 05 2015 02:04:00 Bk Of Amer, Po Box 982235,
 El Paso, TX 79998-0000
 12997435 EDI: CITICORP.COM Aug 05 2015 02:04:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20363, Kansas City, MO 64195-0000
 12997432 +E-mail/Text: cms-bk@cms-collect.com Aug 05 2015 02:10:17 Capital Management Services,
 698 1/2 S. Ogden St., Buffalo, NY 14206-2317
 12997433 EDI: IRS.COM Aug 05 2015 02:04:00 Centralized Insolvency Operati,
 Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
 12997434 +EDI: CHASE.COM Aug 05 2015 02:04:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 12997437 +EDI: RMSC.COM Aug 05 2015 02:04:00 GECRB/PayPal Cr, Attn:Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 12997440 +EDI: CBSKOHL.COM Aug 05 2015 02:03:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 12997453 +E-mail/Text: clientservices@sourcerm.com Aug 05 2015 02:10:42 Source Receivables Man,
 4615 Dundas Dr Ste 102, Greensboro, NC 27407-1761
 12997455 +EDI: WFFC.COM Aug 05 2015 02:03:00 Wells Fargo Dealer Services, P.O.Box 25341,
 Santa Ana, CA 92799-5341

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12997431 Capl/bstby, 00000-0000
 12997457* ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir.,
 Frederick, MD 21701-0000)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: cummingsj
Form ID: B9A

Page 2 of 2
Total Noticed: 29

Date Rcvd: Aug 04, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2015 at the address(es) listed below:

Lynn L. Tavenner ltavenner@tb-lawfirm.com,
sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com
Rachael Hammer on behalf of Joint Debtor William Michael Hammond rhammer@theburgerlawfirm.com,
ksmallwood@theburgerlawfirm.com; stellabarbour@yahoo.com; dburger@theburgerlawfirm.com
Rachael Hammer on behalf of Debtor Lori Katherine Hammond rhammer@theburgerlawfirm.com,
ksmallwood@theburgerlawfirm.com; stellabarbour@yahoo.com; dburger@theburgerlawfirm.com
TOTAL: 3